Naveen Jain

In re matter of Intelius, Inc.

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Naveen Jain 19

	Page 73		Page 75
1	A. I think that most people would you know,	1	objection on the record, which is to the form of the
2	would look at this stuff and say, You know what? By	2	guestion, and obviously the average reader on the
3	clicking "Yes" here are the offer details, I look at the	3	Internet does not read out loud.
4	stuff, Oh, I'll have to pay, I don't want to pay, and	4	MS. TASSI: Are you ready, Eric?
5	they will click on "No" and move on.	5	MR. Setala: Yes.
6	And the fact is a vast majority of people did	6	Q. All right, go.
7	that. So a vast majority of the people obviously click	7	A. Thank you. Your order has been successfully
8	on "No." So that means they obviously very quickly come	8	completed. Get \$10.00 off as a member of
9	to the conclusion that's not something they want.	9	Identity Protect. Register below to claim \$10
10	Q. But how long do you think it takes the average	10	off your third month fee as a member of
11	person to read all the text on this page?	11	Identity Protect. Try it free for 7 days.
12	A. I believe we do have the times that a person	12	Click here for details,
13	spends on the page, and I believe that is something we	13	Identity Protect Includes: Detailed Personal
1.4	keep track of, at least. We have that information. I	14	Identity profile - Find out if you're at risk
15	don't have it handy, but we do have that information	15	for identity theft with a complete report of
16	available.	16	your identity information, including a current
17	Q. But in general, how long do you think it takes	17	credit card, address history, aliases,
18	to read this entire page?	18	background, and more.
19	A. You mean if somebody start from the top to the	19	24/7 Identity Monitoring and Alerts - Prevent
20	bottom? If somebody were to read every single word, how	20	identity theft before it happens with automatic
21	long would it take to read it?	21	monitoring that scans billions of public
22	Q. Yes.	22	records daily and alerts you in advance about
23	A. I don't know. It really depends on the person.	23	suspicious activity.
24	Q. I'd like to have you read it and time it and	24	Identity Recovery Assistance - Let
25	see how long that how long that takes you.	25	Professionals help you recover your identity,
OM MONISCHENISTICAL	Page 74	 	Page 76
1	A. I'm the slowest reader and I'm a foreigner. So	1	clear your name and restore your credit to
2	those two things are against me.	2	pre-theft status if you were to become a victim
3	Q. We will take a minute off however long it takes	3	of identity fraud.
4	you to read it.	4	Additional Benefit Details: Free Credit
5	MS. TASSI: Why don't you show the stopwatch at	5	Report. 10% discount on future Intelius
6	zero to opposing counsel. Let the record reflect that	6	purchases. Credit, financial, public records
7	Eric Setala is showing the starting point of his	7	monitoring, instant email alerts of suspicious
8	stopwatch.	8	activity. \$25,000 identity Theft insurance.
9	Q. When I say "Go," Mr. Jain I'm glad you have	9	Offer Details: Simply click "YES" to activate
10	some water on hand. When I say "Go," just start from the	10	your trial membership and take advantage of the
11	top and	11	great benefit that Identity Protect has to
12	A. Before you do that, if I read, will you be able	12	offer plus claim your \$10.00 off with your
13	to type it, or do I just need	13	third month's Identity Protect service. The
14	MR. HARRIGAN: He's not supposed to read it out	14	membership fee of 19.95 per month will be
15	loud, right?	15	charged/debited by Intelius to the
16	MS. TASSI: No, no. Read it out loud.	16	credit/debit card you used today with
17	MR. HARRIGAN: Out loud?	17	Intelius.com after 7-day free trial and then
18	MS. TASSI: Yes.	18	automatically charged/debited each month at the
19	THE WITNESS: Will she be able to keep up with	19	then-current monthly membership fee so long as
20	me? I want to make sure you don't say, "Stop, stop,	20	you remain a member. Of course you can call us
21	stop."	21	at (877)974-1563 within the first 7 days to
22	MS. TASSI: No, I think if you read it at an	22	cancel and you will have paid nothing and owe
23	average pace. Just start at the beginning. You might	23	nothing. You may also cancel or place your
24	and the section of Condition	100	
1	need to go between G and H.	24	service on hold within the My Intelius.com

(Pages 73 to 76)

Buell Realtime Reporting 206 287 9066

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In re matter of Intelius, Inc.

Naveen Jain 20

	Page 77		Page 79
1	time. Remember, Identity Protect comes with	1	through the interstitial offers, the post-transaction
2	our guarantee - you can call to cancel any time	2	offers, for a couple of months.
3	and you will no longer be charged/debited. If	3	What months were those?
4	you used a debit card today, then beginning on	4	A. Again, I don't remember exactly, but it would
5	or after 7 days from now, your monthly	5	be sometime, I want to say, July, July, August. Sometime
6	membership for Identity Protect will be	6	along those lines.
7	automatically debited each month on or about	7	Q. Do you know when you stopped using the
8	the same date from the checking account	8	post-transaction offers?
9	associated.	9	A. For Identity Protect?
10	Disclaimers: Identity Protect and its benefit	10	Q. Yes.
11	providers are not credit repair service	11	A. Sometime in that time frame.
12	providers, do not receive such fees for such	12	Q. And while you were using Identity Protect
13	services, nor are they credit clinics, credit	1.3	post-transaction offers, was it a successful form of
14	repair or credit services organizations or	14	marketing for that product?
15	businesses, as defined by federal and state	15	A. In what sense?
16	law.	16	Q. Were you making a lot of money from it? Were
17	Q. Thank you. The stopwatch reads two minutes	17	you enrolling a lot of customers?
18	seventeen seconds.	18	A. Identity Protect is actually a very good
19	A. Are you going to take a minute off now?	19	product, and I believe the feedback, at least from what I
20	Q. You read nicely and quickly.	20	understand, is that the customers like the product.
21	A. That was the deal, you take one minute off.	21	Q. Right, but were you enrolling a lot of
22	MS. TASSI: Did you show your watch to opposing	22	customers?
23	counsel?	23	A. "Lot" is a relative term, but I believe it was
24	MR. HARRIGAN: That's all right.	24	successful, yes.
25	Q. Thank you for going through that. It helps	25	Q. What is your understanding of what a conversion
	Page 78		Page 80
1	give an idea of how long it takes a consumer to read it,	1	is in marketing?
2	even though you read more slowly aloud.	2	A. Well, different there are different
3	And you mentioned that you kept track of the	3	conversions.
4	amount of time that a consumer was on this page.	4	So, for example, we look at one of the ratio
5	Is that between their Intelius transaction and	5	we look at is the number of people who come to our
6	clicking on "Yes"?	6	website and they purchase. On travel website, they call
7	A. I believe so.	7	look-to-book ration. That means how many people come to
8	Q. And is there any particular reason why you keep	8	look and how many people actually book the reservation.
9	that information?	9	So that is one form of conversion.
10	A. I don't know. I think that was one of the	10	Q. And do you keep conversion rate records of your
11	brilliant ideas that came from engineering. They just	11	different offers for Identity Protect?
12	wanted to see how long a person stares at this page, and	12	A. I don't know.
13	that is something they thought they might find meaningful	13	Q. How well they went, how many consumers saw the
14	some day.	14	ad and actually enrolled?
15	Q. Has anything been made of that? Have you ever	15	A. I don't know, to be honest with you.
16	used that information for any purpose?	16	Q. You don't
17	A. I don't know. I don't know.	17	A. I don't know what records are kept or not.
18	Q. Have you ever used it to try to confirm that	18	Q. But do you know
19	somebody actually read the page?	19	MR. HARRIGAN: Could you just clarify whether
20	A. I believe that was the information that we made	20	you are asking whether they keep track of it on a current
21	it available to customer service, I believe, so that if a	21	basis or whether they have an archive?
22	customer so they can tell the customer how much they	22	Q. Well, are you aware of whether you keep track
23	spent time on the page or not. I'm not sure how it was	2.3	of that on a regular basis?
24	used, but I believe it was available to them.	24	A. Current basis, I believe so, but I'm not sure
25	Q. You mentioned marketing Identity Protect	25	if they are recorded and kept historical or not.

(Pages 77 to 80)

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